

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

48771

Morton & Craig LLC

John R. Morton, Jr., Esq.

110 Marter Avenue

Suite 301

Moorestown, NJ 08057

856-866-0100

Attorney for Hyundai Capital America



Order Filed on June 25, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

JANINE A. RHODES

Case No.: 18-29294

Adv. No.:

Hearing Date: 6-6-19

Judge: VFP

**ORDER FOR MONTHLY PAYMENTS AND STAY RELIEF UNDER CERTAIN  
CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

**DATED: June 25, 2019**

  
\_\_\_\_\_  
**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

**Janine A. Rhodes**

**18-29294(VFP)**

**Order Providing for Monthly Payments for Stay Relief under Certain Circumstances**

**Page 2**

This matter having been brought on before this Court on motion for stay relief and co-debtor stay relief filed by John R. Morton, Jr., Esq., attorney for Hyundai Capital America, with the appearance of Robert Wachtel, Esq. on behalf of the debtor, and this order having been filed with the Court and served upon the debtor, her attorney and the non-filing co-debtor, Ronald Rhodes under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. That Hyundai Capital America is the holder of a first purchase money security interest encumbering a 2015 KIA SOUL bearing vehicle identification number KNDJN2A20F7149218 (hereinafter the "vehicle").
2. **Curing Arrears:** At the hearing the debtor was \$1038.41 in arrears to Hyundai Capital America. The debtor shall cure those arrears by making cure payments to Hyundai Capital America of \$565.12 for six consecutive months, beginning 6-30-19. In the event the debtor fails to make any payment for a period of 30 days after it falls due (being the 30<sup>th</sup> day of each month), Hyundai Capital America shall receive stay relief as to the debtor and non-filing co-debtor, Ronald Rhodes to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor, her attorney and the non-filing co-debtor.
3. After curing arrears, the debtor shall make all retail installment contract payments to Hyundai Capital America when due, being the 30<sup>th</sup> day of each month. In the event the debtor fails to make any payment for a period of 30 days after it falls due, Hyundai Capital America shall receive stay relief as to the debtor and non-filing co-debtor Ronald Rhodes to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor, her attorney and the non-filing co-debtor.
4. The debtor shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. In the event of a lapse of insurance for any period of time without intervening coverage, Hyundai Capital America shall receive as to the debtor and non-filing co-debtor, Ronald Rhodes to repossess and sell the vehicle by filing a certification of lapse of insurance and serving it upon the debtor, her attorney and the non-filing co-debtor.
5. The debtor shall pay to Hyundai Capital America through the plan, a counsel fee of \$431 which shall be paid by the trustee as an administrative priority expense.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Janine A. Rhodes  
Debtor

Case No. 18-29294-VFP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jun 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 27, 2019.

db #+Janine A. Rhodes, 21 Voorhis Place, Ringwood, NJ 07456-2234

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 27, 2019

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
John R. Morton, Jr. on behalf of Creditor Hyundai Capital America ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor Quicken Loans Inc. rsolarz@kmlawgroup.com  
Ronald I. LeVine on behalf of Debtor Janine A. Rhodes ronlevinelawfirm@gmail.com,  
irr72645@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6